

Bank of Hawaii

LIMITED.

Incorporated under the Laws of the Territory of Hawaii.

Paid-Up Capital . . . \$600,000
 Surplus 200,000
 Undivided Profits . . . 35,000

OFFICERS AND DIRECTORS.
 Charles M. Cooke, President
 P. C. Jones, Vice President
 C. H. Cooke, Assistant Cashier
 C. C. Atherton, Assistant Cashier
 H. Waterhouse, F. W. Macfarlane,
 S. D. Tenney, J. A. McCandless and
 C. H. Atherton.

Commercial and Savings Departments.

Strict attention given to all branches of Banking.

Judd Building - - - Fort Street

THE FIRST
American Savings & Trust Co
 OF HAWAII, LTD.

Capital, \$250,000.00.

President Cecil Brown
 Vice-President M. P. Robinson
 Cashier W. G. Cooper
 Principal Office: Corner Fort and
 King streets.

SAVINGS DEPOSITS received and
 interest allowed for yearly deposits at
 the rate of 4% per cent per annum.
 Rules and regulations furnished upon
 application.

The Yokohama Specie Bank Ltd

Subscribed Capital, . . . Yen 24,000,000
 Paid Up Capital, . . . Yen 18,000,000
 Reserved Fund, . . . Yen 8,910,000

HEAD OFFICE: YOKOHAMA.
 Interested Allowed.
 On fixed deposit for 12 months, 4 per
 cent per annum.
 On fixed deposit for 6 months, 3½ per
 cent per annum.
 On fixed deposit for 3 months, 3 per
 cent per annum.

The bank buys and receives for collection
 Bills of Exchange, issues Drafts and
 Letters of Credit, and transacts a
 general banking business.

Branch of Yokohama Specie Bank

New Republic building, Honolulu, H. T.

Claus Spreckels. Wm. G. Irwin.

Claus Spreckels & Co., Bankers.

HONOLULU, H. T.

SAN FRANCISCO AGENTS—THE**NEVADA NATIONAL BANK OF****SAN FRANCISCO.****DRAW EXCHANGE ON****SAN FRANCISCO—The Nevada National****Bank of San Francisco.****LONDON—The Union Bank of London,****Ltd.****NEW YORK—American Exchange National****Bank.****CHICAGO—Merchants' National Bank.****PARIS—Credit Lyonnais.****BERLIN—Dresdener Bank.****HONGKONG AND YOKOHAMA—****Hongkong and Shanghai Banking****Corporation.****NEW ZEALAND AND AUSTRALIA—****Bank of New Zealand.****VICTORIA AND VANCOUVER—Bank****of British North America.****Transact a General Banking & Exchange Business****Deposits Received, Loans made on****Approved Security, Commercial and****Travelers' credits issued, Bills of Ex-****change Bought and Sold.****COLLECTIONS PROMPTLY****ACCOUNTED FOR.****C. BREWER & CO.,****LIMITED.**

Green Street, Honolulu, H. T.

AGENTS FOR**Hawaiian Agricultural Company, Omo-****nea Sugar Company, Honoum Sugar****Company, Wailuku Sugar Company,****Maheke Sugar Company, Ooakala Sugar****Plantation Company, Haleakala****Ranch Company, Kapapala Ranch****Company, Line and Shipping Company,****San Francisco Packets, Chas. Brewer****& Co's Line of Boston Packets,****Agents Boston Board of Underwriters,****Agents for Philadelphia Board of Un-****derwriters.****Standard Oil Company.****LIST OF OFFICERS:****S. M. Cooke, President; George E.****Robertson, Manager; E. F. Bishop,****Treasurer and Secretary; Col. W. F.****Ellis, Auditor; P. C. Jones, H. Water-****house, S. R. Carter, Directors.****O. SHIODA****AGENCY OF****KEI HIN BANK, LTD****VINEYARD ST.****Telephone White 1811.****Transacts General Banking and Ex-****change Business.****HEAD OFFICE, TOKYO, JAPAN****DRAW EXCHANGE ON FIRST****NATIONAL BANK, YOKOHAMA.****\$20 Belt for \$5.****"Dr. Alden's Electric Belt."****Warranted genuine. Not a****toy. No humbug. It cures****without drugs. Circulars free.****Sent by mail on receipt of \$5.****Try Electricity. No Agents.****Call or Write****206 Post St., SAN FRANCISCO, CAL.****33 West 24th Street, NEW YORK, N. Y.****BISHOP & CO., BANKERS**

ESTABLISHED IN 1858.

Banking Department.

Transact business in all departments
 of banking.
 Collections carefully attended to.
 Exchange bought and sold.

Commercial and Travelers' Letters of
 Credit issued on the Bank of California
 and N. M. Rothschild & Sons, London.
 Correspondents: The Bank of Califor-
 nia, Commercial Banking Co. of Syd-
 ney, Ltd., London.

Drafts and cable transfers on China
 and Japan through the Hongkong and
 Shanghai Banking Corporation and
 Chartered Bank of India, Australia and
 China.

Interest allowed on term deposits at
 the following rates per annum, viz:
 Seven days' notice, at 2 per cent.
 Three months, at 3 per cent.
 Six months, at 3½ per cent.
 Twelve months, at 4 per cent.

Trust Department.

Act as trustees under mortgages.
 Manage estates, real and personal.
 Collect rents and dividends.
 Valuable papers, wills, bonds, etc.,
 received for safe keeping.

Accountant Department.

Auditors for corporations and private
 firms.
 Books examined and reported on.
 Statements of affairs prepared.
 Trustees on bankrupt or insolvent es-
 tates.

Office, 224 Bethel street.

Savings Department.

Deposits received and interest allowed
 at 4½ per cent per annum, in ac-
 cordance with rules and regulations,
 copies of which may be obtained on
 application.

Insurance Department.

Agents for FIRE, MARINE, LIFE,
 ACCIDENT and EMPLOYERS' LI-
 ABILITY INSURANCE COMPANIES.
 Insurance office, 224 Bethel street.

**THE Standard Accident Co.**

of DETROIT, MICHIGAN

Writes Personal Accident and
 Sickness Policies for Men and
 Women. Send for particulars.

Hawaiian Trust Co., Ltd.

General Agents for the Hawaiian Islands.

Fire, Life, Accident Insu-
 rance Surety, Bonds.

923 FORT STREET.

Tel. Main 184.

ALEXANDER & BALDWIN

LIMITED

OFFICERS.

H. P. Baldwin, President
 J. B. Castle, First Vice-President
 W. M. Alexander, Second Vice-President
 J. F. Cooke, Treasurer
 W. O. Smith, Secretary
 George R. Carter, Auditor

Sugar Factors**Commission Merchants**

AGENTS FOR
 Hawaiian Commercial and Sugar Co.,
 Haiku Sugar Company,
 Paia Plantation Company,
 Nahu Sugar Company,
 Kihikihi Plantation Company,
 Hana Sugar Company,
 Kahului Railroad Company, and
 A. and B. Line,
 Edward May,
 Emily F. Whitney,
 W. B. Flint.

Fire Insurance**THE B. F. DILLINGHAM COMPANY LTD.**

General Agents for Hawaii.

Atlas Assurance Company of London.
 Phoenix Assurance Company of London.
 New York Underwriters Agency.
 Providence Washington Insurance
 Company.
 Phoenix Insurance Company of Brook-
 lyn.

ALBERT RAAS, Manager.

Insurance Department office Fourth
 Floor, Stangenwald building.

USE

Asti Wines

Best Table Wines in Use. Sold by
 all Liquor Dealers.

ALL KINDS OF

Rubber Goods**Goodyear Rubber Co.**

J. H. FRANK, President.

San Francisco, Cal., U.S.A.

THE TRUST WILL STAND

Three Decisions by
 the Supreme
 Court.

CARTER DEED IS CONSTRUED

Justice Perry in Kaikainahaole
 Case Talks About Con-
 gested Calendar.

The Supreme Court rendered three
 opinions yesterday, affirming the lower
 court in the case of J. O. Carter vs.
 Koolau Kaikainahaole, and Mary K.
 Tibbetts vs. S. Palli and reversing
 Judge Humphreys in the case of J. O.
 Carter, Trustee vs. Sybil A. Carter, et
 al.

The last case was upon the construc-
 tion of the deed of Helen S. Judd and
 others of the premises known as "Sweet
 Home" to J. O. Carter in favor of Sybil
 Carter, since deceased, and others.

The trustee first asked whether he
 should resign in favor of J. R. Galt as
 requested. The Supreme Court in an
 opinion by Chief Justice Frear says
 that the mere request is not sufficient
 and Mr. Carter need not resign. The
 court adds: "He may do so or not, as
 he pleases."

The second question is whether the
 trustee should comply with the re-
 quest of Sybil A. Carter with the con-
 sent of her children, to convey the
 premises to George R. Carter for \$15-
 000. The court says that the trustee
 calls for the compliance of the guardian
 and the children being of age, this condition
 cannot be fulfilled.

The third question as to whether the
 trust terminated when the youngest
 child became of age is also answered
 in the negative. The court says that
 the trust did not terminate but is to
 continue through the lifetime of the
 life tenant, notwithstanding the arrival
 of all the children at the prescribed
 age meanwhile. No opinion is expressed
 as to the fourth question, which was
 to be answered in the event that the
 trust had been terminated. The Su-
 preme Court says "The decree of the
 Circuit Judge is in accordance with the
 foregoing views on the first three ques-
 tions but it goes further and sets forth
 instructions on other questions. As to
 such further instructions upon which
 we express no opinion, the decree is
 reversed."

THE KAIKAINAHAOLE CASE.

The Supreme Court affirms the decision
 in the case of J. O. Carter vs. Koolau
 Kaikainahaole, administratrix, hold-
 ing that there is no jurisdiction to
 issue a writ of possession in equity.

This is the case in which there has
 been so much trouble recently in the
 police court over the possession of the
 premises now occupied jointly by both
 parties. Reference is made in the de-
 cision to the plea regarding the con-
 gested condition of the calendar. Jus-
 tice Perry in the decision stating: "The
 delay due to the present condition of
 the calendar in the first circuit—assum-
 ing the facts to be as stated by the
 appellant—does not of itself render the
 remedy slow or inadequate within the
 meaning of the rule or principle in
 question. If the contention of com-
 plaint was permitted to prevail, the
 assumption or denial of jurisdiction by
 equity would become a matter of great
 uncertainty, based upon an ever vary-
 ing state of circumstances. It is to be
 observed, moreover, that no real or
 permanent improvement in conditions
 would follow from the adoption of the
 view if such were otherwise possible,
 that equity could take jurisdiction
 whenever a trial could thus be reached
 at an earlier date. The result would
 simply be to reverse conditions and to
 unduly encumber the calendar of equity
 cases."

ANOTHER AFFIRMATION.

In the case of Mary K. Tibbetts vs.
 S. Palli, guardian of Olive Lahela, the
 lower court was also affirmed. The Su-
 preme Court held:

"A motion to set aside a default is
 addressed to the discretion of the trial
 judge and is not subject to review on
 exceptions in the absence of an abuse
 of discretion."

"The finding of a jury on a question
 of fact will not be set aside by this
 court where there is evidence to sup-
 port it."

MILL COMPANIES GO INTO COURT

The Enterprise Mill Company has
 filed an assumpsit suit against the
 Pacific Mill Co., and the Hawaiian En-
 gineering Co., Percy Pond, Albion F.
 Clark, W. R. Castle, Jr., W. H. G.
 Arneemann, Emmett May and A. A.
 Young for \$1179.15. The plaintiff sets
 forth that on December 14, 1900, it
 leased to May and Arneemann two pieces
 of land used by the Enterprise Mill
 Co., on Richards, Queen and Alahele
 streets, made by and between Bruce
 Cartwright, trustee, as lessor, and Peter
 High, lessee, for the term of eight years
 and four months at a rental of \$3990 per
 annum in advance in monthly install-
 ments of \$300. On January 18, 1901, May
 and Arneemann are alleged to have as-
 signed to the defendant, the Pacific Mill
 Co., all their rights in the premises.
 From December 15, 1900, until Septem-
 ber 15, 1902, the defendants are alleged
 to have been in possession agreeing to
 pay as rental \$6,450 together with the
 taxes, but only \$5,550 has been paid, and
 the plaintiff alleges it has been com-
 pelled to pay the taxes.

BE A MAN!

Arouse Yourself. Feel the
 Spark of Life in Your
 Nerves. Recover the Vigor
 You Have Lost.

Would you not like to have
 your friends point to you as
 they used to and say, "There
 goes a strong man?" Do you
 not wish your eye to be so
 bright, your step so firm and
 your form so erect that men and
 women will admire you and re-
 mark at your manly bearing?
 These are the thoughts upper-
 most in the minds of modern
 men—physical and mental per-
 fection, strength and power.
 Who does not like to be
 strong, to feel that he is equal
 in strength to any man of his
 age? You can be if you will
 obey the appeal here made to
 you.

Drugs have been tried and
 have failed. You know that.
 But Dr. McLaughlin's Electric Belt cannot fail; it is Electricity, and
 "Electricity is Life." It gives you the oil with which to set the ma-
 chinery of your body in motion, and a few months' use of it will assure
 you health and happiness for the rest of your life. "It is worth its
 weight in gold to me," says a recent letter. "I would not sell it for all
 the gold in this State," writes another grateful patient. It will cure
 all Nervous and Organic Weakness, Rheumatism, Lame Back, Kidney
 and Bladder Troubles, Indigestion, Dyspepsia and all ailments follow-
 ing the effect of dissipation. It will prove of great value to any man
 who suffers from these ailments.

Call today and test it free, or send for my book with full descrip-
 tion. I will send it closely sealed if you will inclose this ad.

Dr. M. G. McLaughlin, 906 MARKET ST
 San Francisco, Cal.

Xmas Exhibition

OF

Fancy European Crockery, Cut
 Glass, Genuine Vienna Statuary,
 Bronze Bric-a-Brac and Metal Goods

Just to hand ex German Bark "Werra".

A Full Line

of the above goods open for inspection and sale
 at the store rooms of—

H. Hackfeld & Co., LIMITED.

A special opportunity for purchasers to select suitable
 Christmas Presents. Liberal terms, moderate prices.

A BEAUTIFUL TRIMMED WINDOW AT**S. OZAKI'S**

Decorated with rare new designs of
 Linen Doilies, Table
 Scarfs, Center Pieces and
 Small Table Covers
 heavily embroidered in Chrysan-
 themums, Birds and Vines.

RICHEST STOCK OF JAPANESE GOODS

in the city. China, Cloisonne
 and Satsuma Wares, Japanese
 silks and Curios.

Hotel Street Store.

178 Hotel St. Phone Main 197.

GREAT REDUCTION SALE

OF

Christmas Goods

ALL KINDS

American and Japanese Toys

We are reducing prices to give our customers the bargains of a
 lifetime

AT Chiya's

Corner of Nuuanu and Hotel Streets.

W. W. Ahana Co., Ltd.**Merchant Tailors**

WAITY BUILDING, KING STREET

Phone Blue 2741

Opposite Advertiser Office

New Store New Goods New Styles
 Prices Reasonable

--TOYS-- Christmas Presents

Special prices to the trade
 Special prices to the schools
 Special prices to teachers
 Special prices to everyone
 Largest show ever made

Christmas Presents and Toys**E. W. Jordan's**

No. 10 STORE,
 FORT STREET.

The NEW ENGLAND BAKERY

have enlarged and refitted their
 popular Dining Room in order to
 accommodate their many cus-
 tomers.

handsome private rooms

For ladies, with Electric Lights
 and Fans—Cool and Pleasant.

LIGHT LUNCHEON

served, suitable for this climate
 and at such prices that only a
 First-class Bakery could afford
 to make, including the finest cup
 of coffee in the city.

GIVE US A CALL.

Choice Kona Coffee

20c a Pound

—AT—

The Kalihi Store

King and Beckley Streets
 Phone White 3161

Castle & Cooke, Ltd.

HONOLULU.

Commission Merchants.

SUGAR FACTORS.

—AGENTS FOR—

The Ewa Plantation Co.
 The Waiakua Agricultural Co., Ltd.
 The Kohala Sugar Co.
 The Waimea Sugar Mill Co.
 The Fulton Iron Works, St. Louis, Mo.
 The Standard Oil Co.
 The George F. Blake Steam Pump
 Weston's Centrifugals.
 The New England Mutual Life In-
 surance Co. of Boston.
 The Aetna Fire Insurance Co. of
 Hartford, Conn.
 The Alliance Assurance Co. of Lon-
 don.

WOMAN'S EXCHANGE

Hotel St., Arlington Annex.

A LARGE CONSIGNMENT OF THE
 famous Java sleeping mats just arrived
 for the Christmas trade, as well
 as the best assortment of Hawaiian
 and Samoan curios in the city.

The Silent Barber Shop

FACE MASSAGING ARTISTICALLY
 DONE.